

Information to identify the case:

Debtor 1	<u>Allen R. Baird</u>	Social Security number or ITIN	xxx-xx-5524
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-21400-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Allen R. Baird
dba Allen's Taxidermy

5/19/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Allen R. Baird
 Debtor

Case No. 15-21400-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro
 Form ID: 3180W

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 Total Noticed: 36

Date Rcvd: May 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2020.

db +Allen R. Baird, 522 Old Pittsburgh Road, Uniontown, PA 15401-9756
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Crane, LLC,
 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
 cr +The Bank of New York Mellon as indenture Trustee f, Aldridge Pite, LLP,
 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921
 14095665 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 14033152 +Brown & Joseph, LTD, 2550 West Golf Road, Suite 300, Rolling Meadows, IL 60008-4033
 14033156 Commonwealth Financial Systems, Inc., 245 Main Street, Dickson City, PA 18519-1641
 14033157 +Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
 14033169 +Justin J. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677
 15240502 Kondaur Capital Corporation, et al., c/o Kondaur Capital Corporation,
 333 South Anita Drive, Suite 400, Orange, CA 92868-3314
 14033163 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Drive,
 Lewisville, TX 75067-9932)
 14033164 PA Department of Revenue, Bureau of Business Trust Fund Taxes, P.O. Box 281041,
 Harrisburg, PA 17128-1041
 14033165 Penn Credit, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 14033168 +Shapiro & DeNardo, LLC, 3600 Horizon Drive--Suite 150, King Of Prussia, PA 19406-4702
 14068484 +THE BANK OF NEW YORK MELLON AS INDENTURE et.al., NATIONSTAR MORTGAGE, LLC, PO BOX 619096,
 DALLAS, TX 75261-9096
 14033172 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 20 2020 03:38:48 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14065073 +EDI: CINGMIDLAND.COM May 20 2020 06:58:00 AT&T Mobility II LLC, % AT&T Services, Inc,
 Karen Cavnagaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
 14033151 +EDI: CINGMIDLAND.COM May 20 2020 06:58:00 AT&T Mobility II, LLC, c/o AT&T Services, Inc.,
 One AT&T Way--Room 3A104, Bedminster, NJ 07921-2694
 14033150 EDI: GMACFS.COM May 20 2020 06:58:00 Ally Financial, P.O. Box 130424,
 Roseville, MN 55113-0004
 14069041 EDI: AIS.COM May 20 2020 06:58:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 14033153 EDI: CAPITALONE.COM May 20 2020 06:58:00 Capital One, c/o TSYS Total Debt Management,
 P.O. Box 5155, Norcross, GA 30091
 14033154 +EDI: CAUT.COM May 20 2020 06:58:00 Chase Auto Finance, National Bankruptcy Department,
 201 North Central Avenue AZ1-1191, Phoenix, AZ 85004-1071
 14033155 +E-mail/Text: compliance@chaserec.com May 20 2020 03:39:18 Chase Receivables,
 1247 Broadway, Sonoma, CA 95476-7503
 14033159 EDI: DIRECTV.COM May 20 2020 06:58:00 Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626
 14033158 EDI: HFC.COM May 20 2020 06:58:00 Direct Merchants Bank/Metris, P.O. Box 5894,
 Carol Stream, IL 60197-5894
 14033160 E-mail/Text: bknotice@ercbpo.com May 20 2020 03:38:58 Enhanced Recovery,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14033161 +EDI: HFC.COM May 20 2020 06:58:00 HSBC Card Services, Attn: Bankruptcy, P.O. Box 5213,
 Carol Stream, IL 60197-5213
 14077248 EDI: CAUT.COM May 20 2020 06:58:00 JPMorgan Chase Bank N.A.,
 National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 14033162 +EDI: MID8.COM May 20 2020 06:58:00 Midland Funding, 8875 Aero Drive--Suite 200,
 San Diego, CA 92123-2255
 14033166 E-mail/Text: bankruptcies@libertymutual.com May 20 2020 03:38:54 Safeco Insurance,
 P.O. Box 66521, Saint Louis, MO 63166-6521
 14033167 EDI: SEARS.COM May 20 2020 06:58:00 Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
 14033170 +EDI: NEXTEL.COM May 20 2020 06:58:00 Sprint, P.O. Box 8077, London, KY 40742-8077
 14033171 +E-mail/Text: bankruptcydepartment@tsico.com May 20 2020 03:39:12 Transworld Systems, Inc.,
 507 Prudential Road, Horsham, PA 19044-2308
 14033173 EDI: VERIZONCOMB.COM May 20 2020 06:58:00 Verizon Wireless Bankruptcy Admin.,
 P.O. Box 3397, Bloomington, IL 61702-3397
 14033174 +E-mail/Text: bankruptcy@firstenergycorp.com May 20 2020 03:38:57 West Penn Power,
 Customer Service Center, P.O. Box 1392, Fairmont, WV 26555-1392
 14084047 +E-mail/Text: bankruptcy@firstenergycorp.com May 20 2020 03:38:57 West Penn Power,
 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Kondaur Capital Corporation, et al.
 cr THE BANK OF NEW YORK MELLON AS INDENTURE TRUSTEE F

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: agro
Form ID: 3180W

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Total Noticed: 36

Date Rcvd: May 19, 2020

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor The Bank of New York Mellon as indenture Trustee for
Nationstar Home Equity Loan Trust 2009-A alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Daniel R. White on behalf of Debtor Allen R. Baird zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon as indenture Trustee for
Nationstar Home Equity Loan Trust 2009-A bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON AS INDENTURE TRUSTEE FOR
NATIONSTAR HOME EQUITY LOAN TRUST 2009-A bkgroup@kmlawgroup.com
Matthew Gregory Brushwood on behalf of Creditor THE BANK OF NEW YORK MELLON AS INDENTURE
TRUSTEE FOR NATIONSTAR HOME EQUITY LOAN TRUST 2009-A pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
smncina@rascrane.com

TOTAL: 8